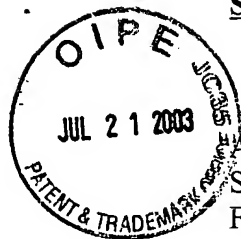


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S/N 10/037,430

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Mark J. Smith

Examiner: Clement B. Graham

Serial No.: 10/037,430

Group Art Unit: 3628

Filed: October 25, 2001

Docket: 104.001000 1

Title: SYSTEMS AND METHODS FOR WEALTH MANAGEMENT

AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111

MS NON-FEE AMENDMENTS

Commissioner for Patents

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GROUP 3600

INTRODUCTION

Applicant has reviewed the Office Action mailed on April 23, 2003. Please amend the above-identified patent application as follows.